

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ANDREA S. ZERBINI

Debtor(s)

Case No. 18-20535JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/14/2018.
- 2) The plan was confirmed on 04/24/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/05/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/01/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,731.21.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$38,200.40
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$38,200.40**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,996.93
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,922.29
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,919.22**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT & T MOBILITY II LLC	Unsecured	538.00	NA	NA	0.00	0.00
BILL ME LATER	Unsecured	775.00	NA	NA	0.00	0.00
BORO OF CRAFTON-R/E TAX	Secured	834.81	NA	NA	0.00	0.00
BORO OF CRAFTON-SEWAGE FEES	Secured	NA	1,199.99	1,199.99	0.00	0.00
BORO OF CRAFTON-TRASH FEES	Secured	NA	514.75	514.75	0.00	0.00
CAPITAL ONE(*)	Unsecured	768.00	NA	NA	0.00	0.00
CARLYNTON SD/CRAFTON BORO(EI	Priority	441.53	441.53	441.53	0.00	0.00
CAVALRY SPV I LLC*	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA(*)++	Unsecured	1,567.15	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	88.00	100.00	100.00	0.00	0.00
EQUITABLE GAS - NOW PEOPLES NA	Unsecured	141.51	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	868.79	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	616.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	4,883.00	1,063.00	1,063.00	0.00	0.00
JCPENNEY	Unsecured	1,030.70	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	2,947.07	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	0.00	NA	NA	0.00	0.00
PA AMERICAN WATER(*) AKA AMEF	Unsecured	123.80	NA	NA	0.00	0.00
PNC BANK NA	Secured	0.00	14,286.03	0.00	0.00	0.00
PNC BANK NA	Secured	133,520.00	0.00	0.00	14,905.54	0.00
PNC BANK NA	Secured	0.00	0.00	9,371.41	9,371.41	0.00
PNC BANK NA	Secured	134,118.56	143,742.61	301.61	301.61	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	830.91	830.91	830.91	0.00	0.00
PRA AG FUNDING LLC	Unsecured	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAE	Unsecured	1,110.72	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	6,390.54	8,634.63	7,023.96	7,023.96	678.66
US DEPARTMENT OF EDUCATION	Unsecured	39,578.47	45,947.97	45,947.97	0.00	0.00
VERIZON++	Unsecured	444.86	NA	NA	0.00	0.00
VITASTA BAZAZ MD	Unsecured	75.00	NA	NA	0.00	0.00
WAL MART	Unsecured	1,010.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$9,673.02	\$24,578.56	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,023.96	\$7,023.96	\$678.66
All Other Secured	\$1,714.74	\$0.00	\$0.00
TOTAL SECURED:	\$18,411.72	\$31,602.52	\$678.66
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,504.53	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,504.53	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$46,878.88	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,919.22</u>	
Disbursements to Creditors	<u>\$32,281.18</u>	
TOTAL DISBURSEMENTS :		<u>\$38,200.40</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/08/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.